

**Information to identify the case:**

Debtor 1	<u>Edgar E Arriaga Vasquez</u>	Social Security number or ITIN	xxx-xx-8095
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 18-17246-JKS			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Edgar E Arriaga Vasquez

10/10/18

**By the court:** John K. Sherwood  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 3**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Edgar E Arriaga Vasquez  
 Debtor

Case No. 18-17246-JKS  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: 318

Page 1 of 1  
 Total Noticed: 13

Date Rcvd: Oct 10, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 12, 2018.

db +Edgar E Arriaga Vasquez, 14 Orchard St., Newton, NJ 07860-2610  
 517449527 +Roundpoint Mtg, 5032 Parkway Plaza Blvd, Charlotte, NC 28217-1918  
 517449530 State of New Jersey, Division of Employer Accounts, PO Box 379, Trenton, NJ 08625-0379

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Oct 11 2018 00:59:28 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Oct 11 2018 00:59:23 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235

517449520 EDI: CAPITALONE.COM Oct 11 2018 04:13:00 Capital One, 15000 Capital One Dr,  
 Richmond, VA 23238

517449521 +EDI: DCI.COM Oct 11 2018 04:13:00 Diversified Consultant, P O Box 551268,  
 Jacksonville, FL 32255-1268

517449522 +EDI: AMINFOFP.COM Oct 11 2018 04:13:00 First Premier Bank, 601 S Minnesota Ave,  
 Sioux Falls, SD 57104-4868

517449524 EDI: IRS.COM Oct 11 2018 04:13:00 IRS - Internal Revenue Service,  
 Cincinnati, OH 45999-0030

517449525 +EDI: CBSKOHL.COM Oct 11 2018 04:13:00 Kohls/capone, N56 W 17000 Ridgewood Dr,  
 Menomonee Falls, WI 53051-7096

517449528 +EDI: DRIV.COM Oct 11 2018 04:13:00 Santander Consumer Usa, Po Box 961245,  
 Ft Worth, TX 76161-0244

517449529 +EDI: SEARS.COM Oct 11 2018 04:13:00 Sears/cbna, Po Box 6189, Sioux Falls, SD 57117-6189  
 517449531 +EDI: WFFC.COM Oct 11 2018 04:13:00 Wells Fargo Dealer Svc, Po Box 1697,  
 Winterville, NC 28590-1697

TOTAL: 10

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

517449526 NJ Division of Taxation

517449523\* +First Premier Bank, 601 S Minnesota Ave, Sioux Falls, SD 57104-4868

TOTALS: 1, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 12, 2018

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 10, 2018 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Carisbrook Asset Holding Trust dcarlon@kmlawgroup.com,  
 bkggroup@kmlawgroup.com

Jeffrey Lester on behalf of Trustee Jeffrey Lester jlester@bllaw.com, NJ19@ecfcbis.com  
 Jeffrey Lester jlester@bllaw.com, NJ19@ecfcbis.com

Kevin Gordon McDonald on behalf of Creditor Carisbrook Asset Holding Trust  
 kmcdonald@kmlawgroup.com, bkggroup@kmlawgroup.com

Marc A. Futterweit on behalf of Trustee Eric R. Perkins marcf2@optonline.net,  
 futterweitmr67239@notify.bestcase.com

Marc A. Futterweit on behalf of U.S. Trustee U.S. Trustee marcf2@optonline.net,  
 futterweitmr67239@notify.bestcase.com

Marc A. Futterweit on behalf of Debtor Edgar E Arriaga Vasquez marcf2@optonline.net,  
 futterweitmr67239@notify.bestcase.com

U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8